

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO. <b>03292.101090.10</b>	APPLICATION NO. <b>10/708,547</b>
	APPLICANT <b>Blayn W. Beenau</b>	
	FILING DATE <b>March 10, 2004</b>	GROUP <b>3627</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR


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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
/LC/	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
	2	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	3	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, <a href="http://www.msnbc.msn.com/id/3072638">http://www.msnbc.msn.com/id/3072638</a> , 02/17/2004, 4 pages
	4	KULKARNI, et al., "Biometrics: Speaker Verification" <a href="http://biometrics.cse.msu.edu/speaker.html">http://biometrics.cse.msu.edu/speaker.html</a> , 03/08/2004, 5 pages
	5	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
	6	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002
	7	LAMOND, "Credit Card Transactions Real World and Online" © 1996
	8	LUETTIN, "Visual Speech and Speaker Recognition", <a href="http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html">http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html</a> , 06/30/2000, 1 page
	9	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, <a href="http://www.cardforum.com/html/cardmark/jan01_c3.htm">www.cardforum.com/html/cardmark/jan01_c3.htm</a> , 01/2001
	10	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, <a href="http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432">http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432</a> , 02/02/2004, 2 pages
	11	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
	12	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
	13	Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a>
	14	ROBERTI, "TI Embraces Prox Card Standard", <a href="http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml">http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml</a> , 03/06/2003, 2 pages
/LC/	15	ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, <a href="http://www.computerweekly.com/Article127889.htm">http://www.computerweekly.com/Article127889.htm</a> , 02/09/2004, 3 pages

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<div style="text-align: center;">           /LC/   </div>	16	ROSS et al., "Biometrics: Hand Geometry", <a href="http://biometrics.cse.msu.msu.edu/hand_geometry.html">http://biometrics.cse.msu.msu.edu/hand_geometry.html</a> , 02/26/2004, 2 pages
	17	SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987
	18	Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages
	19	WILSON, "Putting Their Finger on It", <a href="http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable">http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable</a> , 02/09/2004, 2 pages
	20	"Core One Credit Union- Discover the Advantage", <a href="http://coreone.org/2visa.html">http://coreone.org/2visa.html</a> , Copyright 2001, (Last Visited 10/09/2002)
	21	"The Bank Credit Card Business", American Bankers Association, 1996, all pages

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